

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Christopher J Hoffman
Lori Ann Hoffman
Debtors

Case No. 20-00411-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 318

Page 1 of 2
Total Noticed: 18

Date Rcvd: May 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2020.

db/jdb
5298043 +Christopher J Hoffman, Lori Ann Hoffman, 132 Cypress Lane, Hanover, PA 17331-1743
5298046 +Aes Members 1st Fcu, Attn: Bankruptcy, Po Box 40, Mechanicsburg, PA 17055-0040
5298048 +First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
5298049 +Golden Law LLP, 2447 Pacific Coast Hwy 2nd, Hermosa Beach, CA 90254-2714
5298051 +KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
+Lakeview Loan Servicing LLC, 4425 Ponce DeLeon Blvd, Mail Stop Ms5/251,
Miami, FL 33146-1873
5298053 +Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
5298054 +PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+EDI: PRA.COM May 07 2020 23:28:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5298044 +EDI: CITICORP.COM May 07 2020 23:28:00 CitiBank/CitiCorCredit, PO Box 790040,
Saint Louis, MO 63179-0040
5298045 +EDI: CRFRSTNA.COM May 07 2020 23:28:00 Credit First National Association,
Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
5298047 EDI: FORD.COM May 07 2020 23:28:00 Ford Motor Credit, National Bankruptcy Service Center,
Po Box 62180, Colorado Springs, CO 80962
5301550 EDI: FORD.COM May 07 2020 23:28:00 Ford Motor Credit Company, LLC, PO Box 62180,
Colorado Spring, CO 80962
5298050 +E-mail/Text: bncnotices@becket-lee.com May 07 2020 19:26:36 Kohls/Capital One,
Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5298052 E-mail/Text: camanagement@mtb.com May 07 2020 19:26:39 M & T Bank, Attn: Bankruptcy,
Po Box 844, Buffalo, NY 14240
5298055 +EDI: RMSC.COM May 07 2020 23:28:00 Synchrony Bank, PO Box 960013,
Orlando, FL 32896-0013
5298475 +EDI: RMSC.COM May 07 2020 23:28:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
5298056 +EDI: RMSC.COM May 07 2020 23:28:00 Synchrony Bank/Sams Club, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5301551* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Company, LLC, PO Box 62180,
Colorado Spring, CO 80962)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 09, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2020 at the address(es) listed below:

Gary J Imblum on behalf of Debtor 2 Lori Ann Hoffman gary.imblum@imblumlaw.com,
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b
ernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase
.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Gary J Imblum on behalf of Debtor 1 Christopher J Hoffman gary.imblum@imblumlaw.com,
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b
ernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase
.com
Howard Gershman on behalf of Creditor Ford Motor Credit Company, LLC hg229ecf@gmail.com,
229ecf@glpoc.comcastbiz.net
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com
Steven M. Carr (Trustee) stevecarr8@comcast.net, pa31@ecfcbis.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1

Christopher J Hoffman

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7003

EIN --_-----

Debtor 2

Lori Ann Hoffman

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5786

EIN --_-----

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-00411-HWV

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Christopher J Hoffman

Lori Ann Hoffman
fka Lori A Smith**By the
court:**Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: RyanEshelman, Deputy Clerk5/7/20**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.